Employer Premium contribution upon return to work

Under the current rules (WI statute 40.02), a leave of absence is not considered ended until you have physically returned to work for 30 consecutive calendar days for at least 50% of what is considered to be your normal work schedule.

If you are on leave for more than 3 months, employer contribution towards health insurance resumes once you have satisfied the 40.02 requirements and your leave is deemed ended. The exact date the contribution becomes effective depends if you have let your coverage lapse or not (see examples below). The coverage effective date will be determined by whether you choose “as soon as possible” or “when employer contributes towards the premium” in section 4 of the health insurance application.

### Employees who let health insurance lapse

- Employee returns to work 06/15/2017
- 30 day period ends 07/14/2017
- LOA deemed ended 07/14/2017 (if 40.02 requirements are met)
- Employer contribution would resume effective 08/01/2017 once 40.02 requirements are met and verified.

If employee enrolls in coverage and chooses “as soon as possible” on the application, coverage would be effective 07/01/2017. The employee would be responsible for the full premium for July coverage.

If employee chooses “when employer contributes”, coverage will be effective 08/01/2017.

- Employee returns to work 04/1/2017
- 30 day period ends 04/30/2017
- LOA deemed ended 04/30/2017 (if 40.02 requirements are met)
- Employer contribution would resume effective 05/01/2017 once 40.02 requirements are met and verified.

If employee enrolls in coverage and chooses “as soon as possible” on the application, coverage would be effective 04/01/2017. The employee would be responsible for the full premium for April coverage.

If employee chooses “when employer contributes”, coverage will be effective 05/01/2017.

### Employees who continue health insurance at the full share rate

- Employee returns to work 06/15/2017
- 30 day period ends 07/14/2017
- LOA deemed ended 07/14/2017 (if 40.02 requirements are met)
- Employer contribution would resume effective 07/01/2017 once 40.02 requirements are met and verified.
  - Any overpayment would be refunded once verified

- Employee returns to work 04/1/2017
- 30 day period ends 04/30/2017
- LOA Deemed ended 04/30/2017 (if 40.02 requirements are met)
- Employer contribution would resume effective 04/01/2017 once 40.02 requirements are met and verified.
  - Any overpayment would be refunded once verified

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